

Fill in this information to identify the case:

Debtor 1 Douglas E Hall

Debtor 2 Stephanie C Hall
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Alabama
(Decatur)

Case number 17-80297

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association as
Name of creditor: Trustee of the Tiki Series III Trust Court claim no. (if known): 15-1

Last 4 digits of any number you use to
identify the debtor's account: 4 3 2 4

Date of payment change:
Must be at least 21 days after date
of this notice 6/19/2020

New total payment:
Principal, interest, and escrow, if any \$ 1,519.47

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 6.25 % New interest rate: 5.25 %

Current principal and interest payment: \$ 1,432.36 New principal and interest payment: \$ 1,335.46

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Douglas E Hall

First Name

Middle Name

Last Name

Case number (if known) 17-80297**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/Mark A. Baker

Signature

Date May 14, 2020

Print:

Mark A. Baker

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

McMichael Taylor Gray, LLC

Address

3550 Engineering Drive, Suite 260

Number

Street

Peachtree Corners,

City

GA

State

30092

ZIP Code

Contact phone

404-474-7149Email mbaker@mtglaw.com



EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

CHRISTY S HALL
318 LOVE BRANCH RD
HARVEST AL 35749

April 27, 2020

RE: Loan Number: [REDACTED]

Subsequent Interest Rate Adjustment Notice

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Changes to Your Mortgage Interest Rate and Payments on May 19, 2020

Under the terms of your Adjustable-Rate Mortgage (ARM), you had a 6 month period during which your interest rate stayed the same. That period ends on May 19, 2020, so on that date your interest rate and mortgage payment change. After that, your interest rate may change every 6 months for the rest of your loan term.

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	6.25%	5.25%
Total Monthly Payment	\$1,616.37	\$1,519.47 (due June 19, 2020)

IMPORTANT: To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Creditor retains rights under its security instrument, including the right to foreclose its lien.

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index rate is the Last B.Day- WSJ Prime and your margin is 1.25%. The Last B.Day- WSJ Prime index is published Monthly in The Wall Street Journal. The index rate plus margin will be rounded to the nearest 0.125%.

Rate Limits: Your rate cannot go higher than 15.00%, or lower than 3.50% over the life of the loan. Your rate can increase every months by no more than 1.00%. Your rate can decrease every 6 months by no more than 1.00%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. These amounts are based on the Last B.Day- WSJ Prime index, your margin, your loan balance of 177,201.20, and your remaining loan term of 199 months.

Prepayment Penalty: None

Please continue to mail your payments as previously directed. The title and telephone number of a person who will answer any question you may have regarding this notice is:

Name: Jessica Hunter
Title: Asset Manager
Toll Free Number: (800) 603-0836, ext: 2649

***If your account is not contractually current, the new payment amount will not go into effect until your loan is due for 06/19/2020.**

CERTIFICATE OF SERVICE

The undersigned hereby certifies under penalty of perjury that he/she is over eighteen (18) years of age and that the **NOTICE OF MORTGAGE PAYMENT CHANGE** in the above captioned case were this day served upon the below named persons by mailing, postage prepaid, first class mail or by electronic service a copy of such instrument to each person(s), parties, and/or counsel at the addresses shown below:

Via U.S. Mail

Douglas E Hall

318 Love Branch Road
Harvest, AL 35749

Stephanie C Hall

318 Love Branch Road
Harvest, AL 35749

Via CM/ECF electronic service:

Stephen Gale Campbell

Stephen G. Campbell, P.C.
105 South Marion Street
P.O. Box 708
Athens, AL 35612

Michele T. Hatcher

Chapter 13 Trustee
P.O. Box 2388
Decatur, AL 35602

This 14th day of May, 2020

s/ Mark A. Baker

Mark A. Baker
ASB 2459-E57M
McMichael Taylor Gray, LLC
3550 Engineering Drive
Suite 260
Peachtree Corners, GA 30092
404-474-7149
mbaker@mtglaw.com